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June 14, 2004

Applicant : Ajit K. Zacharias
Appl. No. : 10/089,756
I.A. Filing Date : October 4, 2000
Priority Date : October 15, 1999
Title : Secure Multi-Application Card System
Grp. Art Unit : 2876
Examiner : Mr. Seung H. Lee
Docket No. : AZSI-P-010

Honorable Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

Re: NOTICE OF FEE DEFICIENCY & CHANGE OF ADDRESS

Dear Sir:

I received a Notice of Fee Deficiency, mailed by the USPTO May 28, 2004 and received by me June 10, 2004. The Notice (attached) did not specify an amount due; I spoke to Ms. Geraldine Stanley, the Legal Instruments Examiner, confirmed the amount and enclose a money order for the requisite fee of US\$ 165.00 for a small entity Appeal Brief by FedEx.

I had also faxed last week a Change of Address. Kindly amend your records to reflect the change in my address and other phone & fax contact information.

Previous Address: 32 Merlin Drive, Brampton, ON L6P 1G1, Canada
Tel: (905) 794-2752 - Fax: (905) 794-1411

NEW Address: 5 Rushmore Crescent, Brampton, ON L6Z 1R1, Canada
Tel: (905) 495-2222 - Fax: (905) 495-5955

Thank you.

Sincerely,



Ajit K. Zacharias
Sole Inventor & Applicant

This letter also faxed to: (703) 872-9306

FAX

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CENTRAL FAX CENTER**

JUN 14 2004

OFFICIAL

**To: Commissioner for Patents
USPTO
P. O. Box 1450
Alexandria, VA 22313-1450
Tel: (703)
Fax: (703) 872-9306
Email:**

**From: Ajit K. Zacharias
32 Merlin Drive
Brampton, ON L6P1G1
Canada
Tel: (905) 794-2752
Fax: (905) 794-1411
Email: ajitzac@rogers.com**

Date: June 14, 2004

This fax contains 5 pages (including this page)

Re: Patent Application 10/089,756
Notice of Fee Deficiency & Change of Address

I attach a cover letter in response to a Notice of Fee Deficiency (also attached, mailed by the USPTO May 28, 2004 and received by me June 10, 2004). It pertains to an Appeal Brief submitted by me April 5, 2004.

In addition, I attach a copy of the bank money order (for US\$ 165.00) I sent today via FedEx and the FedEx receipt. Thank you.
